THE EFFECT OF BENEFITS AND EASINESS ON INTEREST IN USING E-WALLET FOR THE MILLENNIAL GENERATION IN TUAH MADANI DISTRICT PEKANBARU

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ABSTRACT
Electronic money is very helpful and easy for people to be used in daily transactions. However, in reality, the public's interest in using electronic money is still relatively low. This study aims to determine the effect of benefits and easiness on interest in using e-wallet for the millennial generation in Tuah Madani District, Pekanbaru City, both simultaneously and partially. This is descriptive quantitative research. The population in this study is the millennial generation with an age range of 21 to 41 years in 2021 in the Tuah Madani District, Pekanbaru City who owns and uses e-wallet, especially GoPay. The research sample amounted to 110 people who were obtained by using the snowball sampling technique. The data was obtained from the results of distributing online questionnaires which were measured using a Likert scale. The collected data was then processed and analyzed using multiple linear regression analysis with the help of SPSS. The results showed that the benefits and easiness variables simultaneously influenced the interest in using e-wallet in the millennial generation in Tuah Madani District, Pekanbaru City. However, if an analysis is carried out on each variable, it is known that the benefit variable can have a significant influence on the interest in using the e-wallet. Meanwhile, the easiness variable does not have a significant effect on interest in using the e-wallet.

Keywords: Benefits, Easiness, Interest, Electronic Wallet (E-Wallet)

ABSTRAK
Uang elektronik sangat membantu dan memudahkan masyarakat dalam melakukan transaksi sehari-hari. Namun, pada kenyataannya minat menggunakan uang elektronik pada masyarakat masih tergolong rendah. Penelitian ini bertujuan untuk mengetahui pengaruh manfaat dan kemudahan terhadap minat menggunakan *e-wallet* pada generasi milenial di Kecamatan Tuah Madani Kota Pekanbaru baik secara simultan maupun parsial. Jenis penelitian ini merupakan penelitian kuantitatif deskriptif. Populasi dalam penelitian ini adalah generasi milenial dengan rentang usia 21 sampai 41 tahun di tahun 2021 yang berada di wilayah Kecamatan Tuah Madani Kota Pekanbaru yang memiliki dan menggunakan *e-wallet* khususnya GoPay. Sampel penelitian berjumlah 110 orang yang diperoleh dengan menggunakan teknik *snowball sampling*. Data penelitian diperoleh dari hasil penyebaran kuesioner *online* yang diukur menggunakan skala *Likert*. Data yang terkumpul kemudian diolah dan dianalisis menggunakan analisis regresi linear berganda dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa variabel manfaat dan kemudahan berpengaruh secara simultan terhadap minat menggunakan *e-wallet* pada generasi milenial di Kecamatan Tuah Madani, Kota Pekanbaru. Namun, jika dilakukan analisis pada setiap variabel, maka diketahui bahwa variabel manfaat dapat memberikan pengaruh yang siginifikan terhadap minat menggunakan *e-wallet*. Sementara itu, variabel kemudahan tidak memberikan pengaruh yang signifikan terhadap minat menggunakan *e-wallet*.

Kata Kunci: *Manfaat, Kemudahan, Minat, Dompet Elektronik*

INTRODUCTION

The era of the industrial revolution 4.0 has brought various significant changes to human life. The technology and information industry is moving forward and growing rapidly in all aspects of people's lives around the world so that from time to time the level of sophistication is getting higher. Similar withto the financial sector, one of which is payment instruments which are also experiencing developments in a more practical and modern direction following human needs and technological developments (Pambudi, 2019). One of the products resulting from technology innovation in the banking sector is electronic money.

Bank Indonesia, 2014) launched the program of the National Non-Cash Movement (GNNT) to bring Indonesia into an era of people who are more accustomed to using non-cash payment instruments (Less Cash Society/LCS), especially in conducting transactions for their economic activities. The launch of this program aims to grow and increase public awareness, business people, and government institutions toward the use of non-cash payment facilities in making payment transactions which are certainly easier, safer, and more efficient in conducting financial transactions (Ma'ruf, 2016).

The government's policy to encourage people to conduct financial transactions without using cash has encouraged the growth of electronic money transactions. Electronic money transactions in Indonesia continue to show an increase from year to year. Based on data from Bank Indonesia (2020), the nominal electronic money transactions in circulation in 2020 reached Rp 204.9 trillion. This number has increased compared to nominal transactions throughout 2019 which reached Rp 145.2 trillion. However, in terms of the volume of electronic money transactions in 2020 of 4.6 billion transactions, this figure is much lower than the volume of transactions throughout 2019 which reached 5.2 billion transactions. The increasing number of electronic money transactions shows that people are increasingly accepting the use of electronic money as a means of payment in their daily activities and are starting to switch from using cash payment instruments to using non-cash payment instruments.

Although electronic money continues to grow every year, in reality, the use of electronic money is still not optimal. According to the Executive Director of the BI Payment System Policy Department, Onny Widjanarko, there are still many people in Indonesia who choose to use cash so thatthe use of cash in Indonesia is at 76 percent, while for non-cash it is 24 percent. This is because the level of financial inclusion in Indonesia is still low and is also influenced by geographical conditions and infrastructure in Indonesia (Nurfadilah, 2018). This means that in reality ,the public's interest in using electronic money is still relatively low.

Currently, one of the fintech products that are increasingly popular with the public is an electronic wallet (e-wallet). iPrice Group, in collaboration with trusted data analysis company App Annie, seeks to summarize data on the most popular e-wallet applications in Indonesia from the 2nd quarter of 2019 to the 2nd quarter of 2020 and the top position is GoPay, followed by OVO, Dana, LinkAja, Go Mobile. by CIMB, i.saku, JakOne Mobile-Bank DKI, DOKU, Sakuku, and Paytren.

Interest in transacting using an e-wallet does not just arise, but several factors influence it. One theory about the use of information technology systems that are considered very influential and generally used to explain the individual acceptance of the use of information technology systems is the Technology Acceptance Model (TAM) (Ahmad & Pambudi, 2014).

In TAM, user acceptance of information systems is determined by two key factors, namely perceived usefulness, which is a person's level of belief that the use of technology will improve performance, and perceived ease of use, is a person's level of belief that using

technology makes it easier to solve profession. Both of these factors will affect a person's intention to use a technology (Wida et al., 2016).

The use of e-wallet is now increasingly in demand by the public, especially for the millennial generation. The less cash society has a close relationship with digitalization. Therefore, millennials as a technology-literate generation are considered more able to adapt to new cultures, such as non-cash payment systems. Non-cash payments that are very practical and easy of course make this payment system in demand by the millennial generation. This is also by the characteristics of the millennial generation who like everything that is practical and can be done using only their smartphones (Rif'ah, 2019).

Pekanbaru City has the slogan Smart City Madani and efforts to make it happen, namely through technology-based innovation, one of which is by increasing the use of e-wallet in its payment system to encourage the creation of a less-cash society. Pekanbaru City has 15 sub-districts, one of which is Tuah Madani District, which is a new sub-district resulting from the division of Tampan District.

Based on a pre-survey conducted on 35 millennial generations who live in Tuah Madani District, Pekanbaru City, 85.7% of respondents use electronic wallet applications (e-wallet) such as GoPay, OVO, Dana, LinkAja, and others. There are 19 people or 54.3% of respondents using the GoPay e-wallet. Then, there are 3 people or 8.6% of respondents using the OVO e-wallet and 6 people or 17.1% of respondents using the DANA e-wallet. The remaining 7 people or 20% of respondents do not use an electronic wallet application (e-wallet). Thus it can be concluded that from 35 people, 28 respondents use e-wallet and 7 others who do not use the e-wallet. This shows that among the millennial generation who live in Tuah Madani District, there are currently quite a few who use electronic wallet applications (e-wallet) and GoPay as an e-wallet with a high number of users. This is a consideration for GoPay as the object of this research, but also because GoPay is an e-wallet application that has the most users at this time. Furthermore, respondents are invited to provide reasons why they choose to use an e-wallet as a means of payment. This can be seen in Table 1 below:

Table 1
Frequency Distribution of Millennials' Reasons for Using E-Wallet

No.	Alasan	Jumlah	Persentase (%)
1	Promosi	4	14,28 %
2	Kemudahan	8	28,57 %
3	Keamanan	2	7,14 %
4	Manfaat	14	50 %
	Total	28	100 %

Source: Pre-Survey Questionnaire Results, 2021

From Table 1, information is obtained that there are two variables with the highest percentages which are the reasons respondents use the e-wallet. The two variables are easiness with a percentage of 28.57% and benefits with a percentage of 50%. Thus, this study will discuss the easiness and benefits variables that are the reasons or considerations for someone in using the e-wallet.

Based on the above description, this study was conducted to find out the influence of information technology acceptance factors on interest in using information technology by including two main variables in the TAM theory proposed by Davis, namely perceptions of benefits and perceptions of ease of use. This paper is intended to analyze research related to e-wallet with the effect of benefits and easiness of interest in using e-wallet on the millennial generation in Tuah Madani District, Pekanbaru.

RESEARCH METHODS

This research uses quantitative research with a descriptive method. The location of research was carried out in the Tuah Madani District. The population in this study is the millennial generation with an age range of 21 to 41 years in 2021 in the Tuah Madani District, Pekanbaru City who owns and uses e-wallet, especially GoPay. The number of populations in this study is not known with certainty. The sample used in this study was 110 respondents who referred to the statement by Hair, et al (in Sulistyawati & Nursiam, 2019) that the number of samples as respondents was dependent on the number of indicators multiplied by 5 to 10. In this study, the sampling technique used was nonprobability sampling by using the snowball sampling technique.

In this study, the data were obtained by distributing questionnaires using a Likert scale to the respondents. The questionnaire is made online using a google form and the link will be sent and distributed to respondents online through social media. The data processing using SPSS computer program assistance.

The data analysis technique used is multiple linear regression analysis which aims to determine and measure the influence of the independent variable on the dependent variable which can be formulated as follows:

$Y = a + b_1X_1 + b_2X_2 + e$

Information:

Y = Interest in using the e-wallet
a = Constant
X_1 = Benefits
X_2 = Ease
b_1, b_2 = Regression coefficient of each variable
ε = Standard error

In addition, classical assumption tests (normality test, linearity test, multicollinearity test, and heteroscedasticity test) and hypothesis testing (t-test, F test, and coefficient of determination test) were also carried out. The results of this analysis are used to determine the effect of benefits and easiness on interest in using e-wallet in the millennial generation in Tuah Madani District, Pekanbaru City.

RESULTS AND DISCUSSION

Respondent Identity

In this study, there were 110 participants and all of them met the research requirements. The majority of respondents in this study were women consisting of 78 people or 70.9% and 32 people or 29.1% male respondents. With an average age between 21-25 years or 72.8%. Respondents in this study were spread over five villages in Tuah Madani District. In this study, it was found that the majority of respondents work as private employees and there are also other professions, namely as home-based business owners, online shop resellers/online businesses, digital marketers, videographers, and freelancers. The work carried out by the respondent requires the respondent to be able to use an e-wallet in order to reach customers from far away places without having to meet in person. In addition, it was also found that the majority of respondents had used GoPay for more than 2 years. This means that there has been a provision of consumer trust in GoPay as an electronic wallet to facilitate financial transactions and the type of service using GoPay that is most widely used is GoFood service, followed by GoRide and GoCar.

Descriptive Analysis
Analysis of Benefit Variables Using E-Wallet

The questionnaire for the benefit variable contains 13 statements which are divided into 4 indicators. The first indicator is improving individual performance which is represented by three statements. 96.4% of respondents feel that using GoPay can improve their performance at work and in carrying out daily financial transactions and can reduce the risk of miscalculation in returning the remaining money. Furthermore, 97.2% of respondents stated that transactions made using GoPay can be faster than using cash. The second indicator is increasing the level of individual productivity which is represented by two statements. 90.9% of respondents stated that the use of GoPay can increase the level of user productivity in daily transactions. Furthermore, 92.7% of respondents stated that using GoPay could save their time in completing work.

The third indicator is increasing effectiveness which is represented by four statements. 97.2% of respondents think that using GoPay can increase the effectiveness in conducting transactions. 91.8% of respondents stated that using GoPay is more effective than cash transactions, then 90% of respondents stated that there is no need to carry large amounts of cash when using GoPay and 94.5% of respondents stated that using GoPay can reduce the risk of crime when traveling. Furthermore, the fourth indicator that is useful for individuals is represented by four statements. 95.4% of respondents stated that the use of GoPay provides benefits because there are many promos offered. Then for negative statements, 88.2% of respondents disagree with the statement that GoPay is not useful for its users. 97.3% of respondents agree that the use of GoPay can minimize the circulation of counterfeit money and 100% of respondents state that GoPay is very useful for conducting various transactions.

Variable Analysis of Ease of Using E-Wallet

The questionnaire for the easiness variable contains 15 statements which are divided into 4 indicators. The first indicator is easy to learn which is represented by three statements. 60% of respondents stated that GoPay service features are easy to learn to use and 80% of respondents can learn quickly because the system is not complicated. However, 97.3% of respondents stated that it still takes a lot of effort to learn how to use GoPay. Furthermore, the second indicator is to work easily according to the wishes of the user, which is represented by five statements. 87.3% of respondents stated that using GoPay can make work easier and transactions carried out can run smoothly without errors. In addition, 93.7% of respondents agree that GoPay can be used at many merchants (stores). 57.3% of respondents still think that using GoPay is not practical. Nevertheless, 77.2% of respondents stated that top-up GoPay balance is easy to do.

The third indicator is improving skills represented by three statements. 83.7% of respondents stated that the respondent's proficiency will increase when they always use GoPay, then 96.3% of respondents stated that the use of GoPay can improve the skills of its users and 87.3% of respondents stated that it is easy for them to become skilled in using GoPay. Furthermore, the fourth indicator is easy to operate which is represented by four statements. 87.3% of respondents stated that GoPay is easy to operate, 57.3% of respondents said that they can use GoPay without help from others, as well as 93.3% of respondents can use GoPay directly when they first access it, and 77.2% positive response from respondents regarding the easiness of GoPay when transacting.

Interest Analysis Using E-Wallet (GoPay)

The questionnaire for the variable of interest using e-wallet contains 9 statements which are divided into 3 indicators. The first indicator is the desire to use which is represented by four statements. 98.2% of respondents stated that the easiness and benefits offered by

GoPay made respondents interested in using it and interested in using GoPay also because it can minimize errors or losses during transactions. Then 88.2% of respondents stated that they immediately top up GoPay balances when they run out.

The second indicator is to always try to use the one represented by the two statements. 88.2% of respondents agree that they use GoPay for their daily transactions and 92.7% of respondents stated that they always try to use GoPay. Furthermore, the third indicator is continuing in the future which is represented by three statements. 97.2% of respondents stated that they would use GoPay in the long term, 89.1% of respondents were interested in using GoPay even though there were other payment methods and 100% of respondents expressed their desire to use GoPay after knowing the easiness and benefits offered by GoPay.

Data Analysis
Multiple Linear Regression Analysis
Multiple linear regression analysis was conducted to determine the effect of benefits and easiness on interest in using the e-wallet. The results of multiple linear regression can be seen in Table 2 below.

Table 2
Multiple Linear Regression Analysis Results
Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,142	4,392		2,992	0,003
	Manfaat	0,405	0,050	0,619	8,111	0,000
	Kemudahan	0,044	0,053	0,064	0,833	0,406

a. Dependent Variable: Interest of Using E-wallet
Source: Processed data (SPSS output, 2021)

Based on the results of the multiple linear regression analysis in Table 2, the following regression equation is obtained:
$$Y = 13{,}142 + 0{,}405X_1 + 0{,}044X_2 + \varepsilon$$
The constant value shows the number 13,142. That is, if the variable X is constant then the value of Y will change itself by 13,142. Furthermore, if the X1 variable increases with the assumption that other variables are considered constant (unchanged), then the Y value (interest in using an e-wallet) will change by 0.405 for each increase in the value of the benefits offered by GoPay. Then, if the X2 variable increases with the assumption that other variables are considered constant (unchanged) the value of Y (interest in using an e-wallet) will change by 0.044 for every increase in the value of the easiness provided.

Classic Assumption Test
Normality Test
The normality test was conducted to test whether the residual value generated from the regression was normally distributed or not. The basis for decision-making from this test is if the significance value is greater than 0.05 then the research data is normally distributed. However, if the significance value is less than 0.05, the research data is not normally distributed. The results of the normality test can be seen in Table 3 below.

Based on the normality test using SPSS, it is known that the significance value of Asymp. Sig. (2-tailed) is 0.200 and greater than 0.05. Thus, it can be concluded that the data in this study are normally distributed and the assumptions or requirements for normality in the regression model have been met.

Table 3
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	2,44193885
Most Extreme Differences	Absolute	0,057
	Positive	0,057
	Negative	-0,044
Test Statistic		0,057
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.
Source: Processed data (SPSS output, 2021)

Linearity Test

The linearity test is used to determine whether the dependent variable and the independent variable have a linear relationship or not significantly. The basis for making linearity test decisions is if the significance value of Deviation From Linearity > 0.05, then there is a linear relationship between the independent variable and the dependent variable and if the significance value of Deviation From Linearity < 0.05, then there is no linear relationship between the variables. independent with the dependent variable. The results of the linearity test can be seen in the following table.

Table 4
Benefit Linearity Test Results on Interest in Using E-Wallet

ANOVA Table			Sum of Squares	df	Mean Square	F	Sig.
Interest of using E-wallet* Manfaat	Between Groups	(Combined)	557,141	19	29,323	5,356	0,000
		Linearity	395,661	1	395,661	72,272	0,000
		Deviation from Linearity	161,480	18	8,971	1,639	0,067
	Within Groups		492,714	90	5,475		
	Total		1049,855	109			

Source: Processed data (SPSS Output, 2021)

Based on Table 4, information is obtained that the significance value of Deviation from Linearity is 0.067 and this value is greater than 0.05 (0.067 > 0.05), which means that there is a significant linear relationship between the benefit variable and the interest variable using an e-wallet (GoPay).

Table 5
Ease of Linearity Test Results for Interest in Using E-Wallet

			Sum of Squares	df	Mean Square	F	Sig.
Minat * Kemudahan	Between Groups	(Combined)	72,722	13	5,594	0,550	0,887
		Linearity	0,220	1	0,220	0,022	0,884
		Deviation from Linearity	72,502	12	6,042	0,594	0,843
	Within Groups		977,133	96	10,178		
	Total		1049,855	109			

Source: Processed data (SPSS Output, 2021)

Based on Table 5, information is obtained that the significance value of Deviation from Linearity is 0.843 and this value is greater than 0.05 (0.843 > 0.05), so it can be concluded that there is a linear relationship between the easiness variable and the interest variable in using the e-wallet.

Multicollinearity Test

The multicollinearity test was carried out with the aim of testing whether a regression model contained a correlation between independent (independent) variables. Decision-making in this multicollinearity test is based on the value of VIF (Variance Inflation Factor) and Tolerance. The basis for decision-making in this test is if the Tolerance value > 0.10 and the VIF value < 10, then there is no multicollinearity in the regression model and vice versa. The results of the multicollinearity test can be seen in Table 6 below.

Table 6
Multicollinearity Test Results

Coefficients [a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	13,142	4,392		2,992	0,003		
	Benefit	0,405	0,050	0,619	8,111	0,000	0,994	1,006
	Easiness	0,044	0,053	0,064	0,833	0,406	0,994	1,006

a. Dependent Variable: Interest of Using E-Wallet
Source: Processed data (SPSS Output, 2021)

Based on the results of the multicollinearity test above, it is known that the Tolerance value for the benefit and easiness variable is 0.994 and this value is greater than 0.10. Meanwhile, the VIF value for the benefit and easiness variable is 1.006 and this value is smaller than 10. So, referring to the basis for making decisions on the multicollinearity test, it can be concluded that there is no multicollinearity symptom in this study.

Heteroscedasticity Test

The heteroscedasticity test was carried out with the aim of testing whether in the regression model there was an inequality of variance from the residuals of one observation to another observation. The basis for decision making in this test is if the significance value is greater than 0.05, then there is no heteroscedasticity symptom, and vice versa. The results of the heteroscedasticity test of this study can be seen in Table 7 below.

Table 7
Heteroscedasticity Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1,935	2,425		0,798	0,427
	Manfaat	0,048	0,028	0,163	1,728	0,087
	Kemudahan	-0,041	0,029	-0,135	-1,424	0,157

a. Dependent Variable: Abs_RES
Source: Processed data (SPSS output, 2021)

Based on Table 7, information is obtained that the significance value for the benefit variable is 0.087 and the significance value for the easiness variable is 0.157. Because the significance value of these two variables is greater than 0.05, then according to the basis for making decisions on the heteroscedasticity test, it can be concluded that there is no symptom of heteroscedasticity.

Hypothesis Test
t Test (Partial)

The t-test (partial) was carried out with the aim of knowing whether the independent variable partially had a significant effect or not on the dependent variable. The value of t table in this study is 1.98238. Based on the SPSS output in Table 2, it can be seen that the t value for the benefit variable is 8.111 > t table 1.98238, so it can be concluded that there is a benefit effect on interest in using e-wallet. Meanwhile, the t value in the easiness variable shows the number 0.833 < t table 1.98238, so it can be concluded that there is no significant effect between easiness and interest in using e-wallet, especially GoPay.

F Test (Simultaneous Test)

The F test was conducted with the aim of knowing whether all the independent variables or independent variables included in the model have a simultaneous (simultaneous) effect on the dependent or dependent variable. The results of the F test can be seen in Table 8 below.

Table 8
F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	399,880	2	199,940	32,915	.000[b]
	Residual	649,974	107	6,075		
	Total	1049,855	109			

a. Dependent Variable: Interest of Using E-Wallet
b. Predictors: (Constant), Easiness, Benefit
Source: Processed data (SPSS output, 2021)

Based on the SPSS output table in Table 8 above, it is known that the calculated F value is 32,915 with an F table value of 3.08. So that the calculated F value is 32,915 > F table 3.08, then as the basis for decision making in the F test, it can be concluded that the hypothesis is accepted. Thus, the benefits and easiness variables simultaneously affect the

interest in using e-wallet in the millennial generation in Tuah Madani District, Pekanbaru City.

Coefficient of Determination Test (R2)

The coefficient of determination (R2) test was conducted to measure how much influence the independent variables (benefits and easiness) contributed to related variables (interest in using e-wallet, especially GoPay). The results of the analysis of the coefficient of determination can be seen from Table 9 below.

Table 9
The Result of the Coefficient of Determination
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.617ᵃ	0,381	0,369	2,465

a. Predictors: (Constant), Easiness, Benefita
Source: Processed data (SPSS output, 2021)

Based on Table 9 above, it is known that the coefficient of determination (R Square) is 0.381. The magnitude of the coefficient of determination (R Square) is 0.381 or equal to 38.1%. This figure means that the variable of benefit (X1) and easiness (X2) simultaneously or jointly affect the variable of interest in using e-wallet by 38.1%. While the rest (100% - 38.1% = 61.9%) is influenced by other variables not examined in this study.

Discussion of Research Results
The Effect of Benefit Variable on Interest in Using E-Wallet

Based on the results of partial data testing using SPSS, the t-count value of 8.111 is greater than the t-table of 1.98238. Furthermore, the obtained significance value of 0.000 is smaller than 0.05. So it can be concluded that the benefit variable has a positive and significant effect on interest in using e-wallet, especially GoPay. This means that the greater the benefits felt by the user, the interest in using GoPay will increase significantly, and vice versa.

It can be assumed that respondents feel that using GoPay can speed up work, improve performance, increase productivity, effectiveness and be useful in daily activities. This is indicated by respondents who feel the speed of the transaction process so that they can save time, do not need to carry large amounts of cash, reduce calculation errors in returning the remaining money, get benefits through various promotions offered and so on.

The results of this study are in line with previous research conducted by Adiyanti & Pudjihardjo, (2015), Wibowo et al., (2015), Pratama & Suputra, (2019), Yogananda & Dirgantara, (2017) which showed that the benefits had a positive and significant effect. on someone's interest in using electronic money.

The Effect of Ease of Use Variable on Interest in Using E-Wallet

The results of partial data testing using SPSS, obtained the t-count value of 0.833 which is smaller than the t-table of 1.98238. Furthermore, the significance value obtained is 0.406 which is greater than 0.05. So it can be concluded that the easiness variable does not partially affect the interest in using e-wallet, especially GoPay. Respondents did not feel the easiness offered by GoPay and felt they needed more effort to be able to use the system. This means that although GoPay users believe in the ease of use, this does not affect their interest in using it.

The results obtained in this study are in accordance with previous research conducted by Sari et al., (2019) which found that the perception of easiness did not partially affect the interest in using e-wallet. This is presumably because the payment procedure system using e-wallet at merchants is not easy to learn and understand, the payment process is sometimes not easy to use and also the appearance of the e-wallet with many features in the application that are not easy to operate. Then when making payments at merchants, there are still merchants who are not informative in explaining how to use e-wallet to make payments. However, the results of this study are not in line with several previous studies conducted by Wibowo et al., (2015) and Ramadhan et al., (2016) which showed that easiness had a positive and significant effect on interest in using electronic money.

According to the researcher, the difference in the results of this study occurs because there are other factors that are the main reasons for using GoPay, such as the benefits offered by the electronic wallet. In addition, sometimes users find obstacles in using GoPay. For example, sometimes users don't know how to take advantage of the various features available on GoPay.

The Effect of Benefits and Ease on Interest in Using E-Wallet

Based on the results of simultaneous data testing using SPSS, the calculated F value is 32,915 which is greater than the F table of 3.08. Furthermore, the significance value is 0.000 where the value is smaller than 0.05, so it can be concluded that there is a significant relationship between benefits and easiness with interest in using e-wallet, especially GoPay in the millennial generation in Tuah Madani District, Pekanbaru City.

In addition, the magnitude of the coefficient of determination obtained is 0.381 or 38.1%. The results of this test show that 38.1 % interest in using GoPay can be explained by the benefits and easiness variables. Meanwhile, the remaining 61.9% can be explained by other factors not examined in this study.

CONCLUSION

Based on the results of the research and discussion that have been described previously, it can be concluded that the benefit variable has a significant effect on the interest in using e-wallet in the millennial generation in Tuah Madani District, Pekanbaru City. However, the easiness variable has no significant effect on the interest in using e-wallet in the millennial generation in Tuah Madani District, Pekanbaru City. The results of this study also show that the benefits and easiness variables simultaneously have a significant effect on interest in using e-wallet in the millennial generation in Tuah Madani District, Pekanbaru City with an influence or contribution of 38.1% and the remaining 61.9% is influenced by other factors that not investigated in this study.

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